

Exhibit A

Case # C24003502 - Supplement - 2 Report

REPORT DATE / TIME Jan 30, 2024 22:46	OFFENSE/INCIDENT START DATE / TIME - OFFENSE/INCIDENT END DATE / TIME Jan 29, 2024 19:45	REPORT AUTHOR Alec Handley #000112886
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REPORT DESCRIPTION

PIR- Fraud

SUPPLEMENT TYPE - ONLY SELECT ONE

Primary Incident Report

NARRATIVE

On 1/29/2024 at approximately 1957hrs, I was dispatched to the above location for a report of Fraud. On arrival, I met with the RP - [REDACTED], as well as her husband. Her father, [REDACTED] was the victim of a contractor fraud case. [REDACTED] lives alone at [REDACTED]

[REDACTED] told me the following:

On January 11th, a man came to [REDACTED] back door and stated he was working in the neighborhood and saw that [REDACTED] home had a 'hole in the roof.' [REDACTED] stated that she was skeptical of this claim because [REDACTED] roof had been completely redone about two to three years ago.

[REDACTED] stated the contractors offered to clean the moss off the roof as well. At the end of the day, [REDACTED] wrote the contractors a check for \$15,000.

The next day, [REDACTED] wrote the contractors two additional checks, each for \$15,000. On 1/13/24 [REDACTED] wrote another check for \$26,000. He continued to write checks nearly every day until 1/25//24.

After they 'completed' the work on [REDACTED] roof, the contractors told [REDACTED] they observed he had a crack in his homes foundation and that the wall was bulging. [REDACTED] stated he agreed to have this repaired. As the contractors worked, they continued to demand he pay every day.

[REDACTED] said that he asked several times for an invoice or some kind of proof of the cost of their work but they never provided one. [REDACTED] noted that he felt something was off, but that he felt he was "too far in" to back out. The contractors stated that they would be willing to fix some holes in the siding of the house as well. [REDACTED] continued to pay during this time. BECU called [REDACTED] several times and asked if the transactions were legitimate and he told them that they were.

Finally, the contractors poured a small concrete pad for the homes back door. After he paid for this, the contractors asked him to pay 'for taxes' and demanded an extra \$20,000. At this time, he decided something was up. The contractors asked [REDACTED] to show them his bank accounts, and he opened them in front of them to show he had only \$20,000 left in them. He said he would not pay the last \$20,000 because he needed money to live on, and because he had already paid for them everything.

The contractors convinced [REDACTED] to write them a check for \$19,000, so he could keep \$1,000 for himself to live off of. The contractors put [REDACTED] under the impression they were doing him a favor and covering the \$1,000 at their own loss.

At one point, they asked [REDACTED] to write a \$101,000 check to their company - PRESTIGE WHOLESAL, but the bank would not allow it. As a result, [REDACTED] wire transferred this money.

Each transaction during the month of January 2024 is listed below:

1/11/24 - \$15000.00
1/12/24 - \$20,000.00
1/12/24 - \$20,000.00
1/13/24 - \$26,000.00
1/16/24 - \$14,000.00
1/19/24 - \$20,000.00

REPORTING OFFICER SIGNATURE / DATE Alec Handley #000112886 Jan 31, 2024 01:08 (e-signature) PRINT NAME Alec Handley #000112886	SUPERVISOR SIGNATURE / DATE Terry Ater #000102841 Jan 31, 2024 02:54 (e-signature) PRINT NAME Terry Ater #000102841
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1/20/24 - \$20,000.00

1/22/24 - \$20,000.00

1/22/24 - \$20,000.00

1/23/24 - \$20,000.00

1/24/24 - \$20,000.00

1/25/24 - \$200,000.00

These transactions alone total \$415,000. There were additional smaller transactions also recorded.

In total [REDACTED] lost \$357,000 from his Fidelity account and \$69,000 from his savings account, totaling \$426,000.

[REDACTED] stated that the contractors were named MATTHEW MCDONAGH. [REDACTED] believes another man, PATRICK, is MCDONAGH's brother [REDACTED] stated the men spoke with thick Irish accents. [REDACTED] said that at no point did they provide him an invoice or contract. On each day [REDACTED] wrote a check, the contractors were at his home asking him to do so. MATTHEW MCDONAGH would frequently call [REDACTED] on [REDACTED] 1957.

[REDACTED] said that whenever he asked them about the cost, they would feign offense and claim that they were honest.

[REDACTED] said she has spoken to BECU who said that the checks were being cashed quickly after [REDACTED] wrote them. [REDACTED] learned about the fraud on the 29th and called BECU to bounce the \$19,000 check.

[REDACTED] had taken a few photos of the work done, which is uploaded to evidence.com. [REDACTED] did not know the contractors' full names, nor did he get a license plate on their trucks. [REDACTED] advised me they had set up several cameras since learning of this to try to find more identifying information on the contractors.

[REDACTED] said he is willing to assist in prosecution.

I provided [REDACTED] with a business card bearing a case number.

On 1/30/24, MPO Coblantz completed a follow up to this case, a neighbor reported seeing two trucks associated with the contractors on [REDACTED] property during the day. I did some basic research into the company associated with the one truck and was unable to find too many details beyond a Better Business Bureau listing. I could not find additional information about PRESTIGE wholesale, nor LINX history for the phone number provided for MCDONAGH.

[REDACTED] left me a voicemail on 1/30/2023 saying that the contractors had called [REDACTED] twenty times and that they had driven past the house several times. He reported he saw a van driving by the house with two men acting suspiciously. He asked for an evidence.com link as he had additional evidence to upload. I was unable to contact him for further information at the time of writing.

Photos in evidence.com

Forwarded to detectives for review.

This report was generated in Mark43 and the e-signature was affixed using the undersigned officer's unique login and password. I certify (or declare) under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct to the best of my knowledge and belief.

ELECTRONICALLY SIGNED Alec Handley	DATE 01/31/2024	PLACE King County, WA
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REPORTING OFFICER SIGNATURE / DATE Alec Handley #000112886 Jan 31, 2024 01:08 (e-signature)
PRINT NAME Alec Handley #000112886

SUPERVISOR SIGNATURE / DATE Terry Ater #000102841 Jan 31, 2024 02:54 (e-signature)
PRINT NAME Terry Ater #000102841

Exhibit B

FEDERAL BUREAU OF INVESTIGATION

Date of entry 05/21/2024

[REDACTED] date of birth [REDACTED] 944, home address [REDACTED]

[REDACTED], current cell phone number [REDACTED]
[REDACTED]
[REDACTED]

Washington. Also present for the interview was [REDACTED]. Prior to the interview, the interviewing agent advised [REDACTED] that the interview would be electronically recorded. Communications by the parties during the interview were electronically recorded. The below is an interview summary. It is not intended to be a verbatim account and does not memorialize all statements made during the interview. The recording captures the actual words spoken.

After being advised of the identity of the interviewing Agent and the nature of the interview, [REDACTED] provided the following information:

[REDACTED] worked for Boeing as an electrical inspector for 30 years and has been retired for approximately 10 years.

In early 2024, MATTHEW MCDONAGH (Matthew) came to [REDACTED] door and said that he was doing some work over at a neighbor's house and noticed that [REDACTED] had a hole in his roof. Without any provocation or encouragement from [REDACTED] Matthew grabbed a ladder and climbed onto [REDACTED] roof and came down with a picture on his phone and a scuffed roof tile. Matthew claimed he could see the plywood through the hole in the roof and offered to fix it. [REDACTED] had a new roof put on the house sometime around the holidays in late 2021 or 2022.

Matthew's brother, PATRICK MCDONAGH (Patrick), arrived and walked to the back yard. Patrick called [REDACTED] back and told [REDACTED] that there was a bulge in the siding and crack in the foundation that indicated a big problem with the house's foundation. Patrick and Matthew invited themselves inside and pitched [REDACTED] on making his home look brand new. [REDACTED] only really wanted the moss cleared off the roof and some woodpecker holes patched in his siding.

Investigation on 04/02/2024 at Snohomish, Washington, United States (In Person)File # 196D-SE-3898469Date drafted 04/10/2024by Ethan A. Via

196D-SE-3898469

Continuation of FD-302 of (U) Interview of [REDACTED]

, On 04/02/2024, Page 2 of 2

The next day Patrick came back and said they could start repairing the foundation. Two "Mexican" laborers arrived with Patrick. Patrick made himself at home in [REDACTED] house in a way that was surprising to [REDACTED]. Patrick overwhelmed [REDACTED] with details of the work to be done on his house. Patrick was never threatening, but was very assertive and did not give [REDACTED] much time to think or respond to his proposal. [REDACTED] wanted to say no, but the laborers had already started digging a trench in the back of the house to work on the foundation.

The first payment [REDACTED] made was via wire transfer. After that payment, Patrick told Matthew no more wires and only to take checks as payment. Over the course of the next week or so, [REDACTED] wrote seven checks totaling approximately \$200,000. Each time [REDACTED] paid, he would ask Patrick if that was it. Patrick would say yes, but then he would come up with another reason he needed money. For example, Patrick wanted to repair the walkway to the back door of the house with concrete. Patrick also said the high cost of materials was what made things so expensive, especially a titanium rod needed to stabilize the foundation. [REDACTED] never received receipts for the materials Patrick purchased. Patrick repeatedly promised to get him receipts, but it never happened.

Matthew went onto the roof and pressure washed a portion of the roof. Patrick carried a postcard sized business card with him and placed it on [REDACTED] dining room table.

There was no contract for the work Matthew and Patrick were doing. At one point, Patrick told [REDACTED] he could get into his 401K to pay for the work. [REDACTED] did not know how to do that, so he said no. Patrick asked about any stocks [REDACTED] could sell to pay them.

Patrick and Matthew drove a white pickup truck. The laborers drove a black pickup truck. [REDACTED] received numerous phone calls and text messages from Patrick and Matthew on his old cell phone number [REDACTED] 5442.

[REDACTED] daughter, [REDACTED] canceled the last check [REDACTED] wrote prior to it being cashed. [REDACTED] learned how much [REDACTED] had already paid Patrick and Matthew and realized it was fraud. After the check was canceled, [REDACTED] received approximately 20 phone calls from Matthew. He said he needed that money to pay taxes.

One of the laborers texted [REDACTED] that they left a ladder at his house. [REDACTED] and his son-in-law, [REDACTED] went back to [REDACTED] house to check. There were no ladders there, but the older "Mexican" laborer showed up at the house while they were there. [REDACTED] told him to leave.

Exhibit C





Exhibit D



Inspector: Steve Wentzel
Company: WIN of Edmonds
dba



Services Included in this Report:

Standard Full Home Inspection



NOT A WARRANTY

THE SERVICES PERFORMED, THE AGREEMENT, AND THE REPORT DO NOT CONSTITUTE A WARRANTY, AN INSURANCE POLICY, OR A GUARANTEE OF ANY KIND, NOR DO THEY SUBSTITUTE FOR ANY DISCLOSURE STATEMENT AS MAY BE REQUIRED BY LAW.

There are no warranties made against roof leaks, wet basements, or mechanical breakdowns. The report is NOT a listing of repairs that need to be made. Therefore, you agree NOT to hold us responsible for future failure and repair, or for the non-discovery of any patent or latent defects in material, workmanship, or other conditions of the property which may occur or become evident after the date the services were performed; nor for any alleged non-disclosure of condition that are the express responsibility of the seller of the property. You agree to assume all the risk for conditions which are concealed from view or inaccessible to us at the time that the services were performed.

THIS REPORT IS INTENDED ONLY FOR THE USE OF THE PERSON PURCHASING THE HOME INSPECTION SERVICES. NO OTHER PERSON, INCLUDING A PURCHASER OF THE INSPECTED PROPERTY WHO DID NOT PURCHASE THE HOME INSPECTION SERVICES, MAY RELY UPON ANY REPRESENTATION MADE IN THE REPORT.

THIS REPORT IS FOR THE EXCLUSIVE USE OF OUR CLIENT AS NAMED IN THE INSPECTION AGREEMENT. It may not be used or relied upon by any other person unless that person is specifically named by us in the Inspection Agreement as a recipient of this report. Distribution of this report to any third party without the written consent of the inspector and WIN Home Inspection is prohibited. As the client, you agree to maintain the confidentiality of this report and to reasonably protect the report from distribution to any third party. You agree to indemnify, defend and hold us harmless if any third party brings a claim against us relating to the inspection or to this report.

EXPLANATION OF TERMS

This report was prepared and written with the age and type of structure taken into consideration. Below is an explanation of the terms used in the report.

FUNCTIONAL: Items marked Functional appear to be in serviceable condition using normal operating controls. There were no visible indication of failure at the time the services were performed.

SATISFACTORY: Items marked Satisfactory appear to be in serviceable condition using normal operating controls. There were no visible indications of failure at the time the services were performed. Items that need minor service that do not significantly affect an item's use may be classified as satisfactory.

ATTENTION: Items marked Attention appear to be in need of preventive maintenance or service. Attention may also indicate an item that the inspector would recommend gaining further information from a third party immediately in order to provide additional clarification and/or insight into the item's condition.

MAINTENANCE: Items marked Maintenance are in need of repair or replacement in order to make the item functional and/or prevent further deterioration.

ACTION REQUIRED: Items marked Action Required appear to be in need of immediate repair or replacement. Delay in repair or replacement may result in a dramatic shortening of the life expectancy of the item, have immediate effect on the item, system, structure, other related items, or present a potential health and/or safety hazard.

PRESENT: Items marked Present were visible at the time the services were performed and were not tested or inspected due to either the type of device or access limitations.

NOT INSPECTED: Items marked Not Inspected may be present at the time the services were performed and were not inspected due to obstruction, weather condition or the inspection of the item is not within the scope of the services performed.

N/A: Items marked N/A are not included in the report. The item may not be present, not included, not accessible, not available, not addressed, not applicable, not appropriate, and/or not examined.

WIN Home Inspection

Standard Full Home Inspection

This report contains confidential information and is supplied solely for use by the client(s) of:

WIN of Edmonds dba
22021 Woodway Park Rd, Woodway, Washington 98020
(425) 787-3060

Work Order Number: 061224SW

Service Date: 6/12/2024

Time: 8:00 AM

Standard Full Home Inspection Summary Report

SUMMARY SECTION

Standard Full Home Inspection Summary Report

We have identified various items on the subject structure that either require maintenance now or require periodic maintenance in the normal course of ownership. This is only a summary report and is intended as a guide to be used in both short and long term scheduling of maintenance items. Please read the complete report carefully as additional information and details are contained therein. It is always advisable to use experienced tradespeople or a qualified handyperson when contracting for work that may not be within the scope of your capabilities.

1. Structure Perimeter Exterior - Structure Perimeter Exterior General Statement(s)

For Your Information

The inspector was told by [REDACTED] that the contractor who did the repairs said there was crack in the concrete foundation wall on the backside of the laundry room which was why the laundry room wall was wet...water was supposedly seeping thru the foundation where it was cracked. [REDACTED] said he never was shown this crack by the contractor. The work that this contractor did to fix this was to supposedly dig a trench along the backside of the house and dig a trench on the North side of the house, pour a concrete pad in the bottom of the trench, and install a titanium tie rod system which was to close the crack in the foundation and to tie the foundation of the house and the foundation of the garage together. I was able to verify that a trench was dug on the backside of the house from the NE corner of the garage to almost the heat pump pad. This trench was approximately 38 feet long by 2 foot wide by 2 foot 6 inches deep and there was a 3 inch by 18 inch concrete pad poured in the bottom of this trench. There was also a 4" corrugated black plastic pipe visible on top of the concrete pad in the bottom of this trench that I exposed when I dug a hole on the backside of the house by the phone box. I think this plastic pipe was installed to help direct the water away from the house but I don't know how this drain line would work since there was no gravel field installed above this plastic pipe to collect the rain water. No titanium tie rod system was located, no repairs to the foundation were noticed, and no crack in the concrete/CMU block foundation wall was located either on the exterior of the house or from inside the crawl space under the laundry room.



Standard Full Home Inspection Summary Report



2. Exterior Structure - Exterior Structure General Statement(s)

For Your Information

The contractor did pour a new concrete pad at the front entry of the house, a concrete walkway along the front side of the house, and did pour 2 right angle pads alongside the entrance to the concrete driveway. The concrete pad at the front door is 4' x 4.25' x 6" thick, the walkway is 21'-6" x 2'-8" x 3" thick, and the 2 right angle pads alongside the concrete driveway are 8'-3" x 5' x 6" thick. Total amount of concrete that was used to pour these slabs is approximately is less then 2 cubic yards of concrete.



Standard Full Home Inspection Summary Report



3. Structure - Structure General Statement(s)

For Your Information

I able to verify that some wood pecker holes in the exterior wood siding material on the west side of the garage and on the north end of the house were filled in by this contractor with a cement type material. It appears that maybe a days work of labor by 2 people may have been needed to this work and maybe \$200 in material.



4. Roof - Roof General Statement(s)

For Your information

I was told that repairs were recently made to this roof to repair a roof leak on the north side of the upper floor level and was asked to evaluate the type of repairs that were made. I found no signs of any repairs that were done to this roofing material, there were no new roofing shingles visible, no new roof cement visible, and no new flashing material visible when the inspector walked the roof. The inspector went into the attic to see if there were any signs that repairs were made to the roof structure. There were no signs that any repairs were made in this attic. The inspector did not see any repairs that were done to underside of the roof structure and did not see any signs that there was a roof leak in past in the roof structure above the upper floor level.



Standard Full Home Inspection Summary Report



Standard Full Home Inspection Summary Report



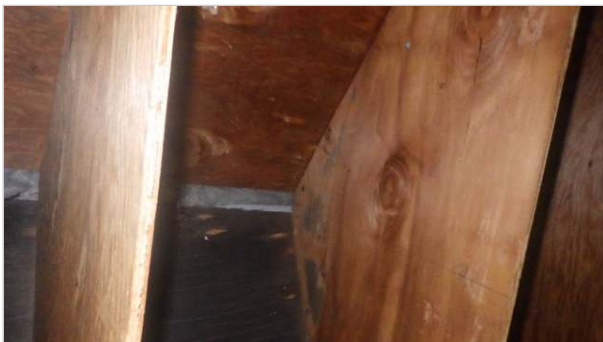
Standard Full Home Inspection Summary Report



Standard Full Home Inspection Summary Report



Standard Full Home Inspection Summary Report



Standard Full Home Inspection Summary Report



Exhibit E

FROM _____

~~Seethy~~

800-233-

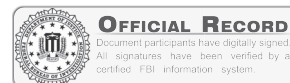
2328

1-800-233-2328

TRANSFER

Exhibit F

FEDERAL BUREAU OF INVESTIGATION

Date of entry 08/12/2024

On 07/25/2024, [REDACTED] date of birth (DOB) [REDACTED] 946, [REDACTED], home address [REDACTED] 98004, email address [REDACTED] home phone [REDACTED], cell phone [REDACTED] was interviewed at a table outside 3009 112th Avenue NE, Bellevue, WA 98004.

Communications by the parties during the interview were electronically recorded. The below is an interview summary. It is not intended to be a verbatim account and does not memorialize all statements made during the interview. The recording captures the actual words spoken. The recording device was started at approximately 11:32am and was deactivated at 11:58am.

After being advised of the identity of the interviewing agent and the nature of the interview, [REDACTED] provided the following information:

[AGENT NOTE: In a previous interview with [REDACTED] on 07/16/2024, [REDACTED] and her husband [REDACTED] positively identified the man they know as Thomas McDonagh to actually be subject Patrick McDonagh. For purposes of this FD-302 and to be consistent with the recording, he is referred to as Thomas McDonagh.]

[REDACTED] provided documents relating to [REDACTED] reverse mortgage. One group of documents was held together with a black binder clip and another group was held together with a pink binder clip. The documents with the black clip are the documents they signed and the pink clip holds extra documents. At the conclusion of the interview, the authoring agent took the two groups of documents from [REDACTED]. The documents were scanned and converted to three digital files that are attached hereto as a digital 1A. One file consists of the documents held with the black binder clip, another file consists of the all but one of the documents held with the pink binder clip, and a third file is a Social Security benefit statement from the pink binder clip that had to be scanned individually due to its unusual size. The physical documents will be returned to [REDACTED] at a later date.

Most of [REDACTED] payments to Thomas McDonagh (hereafter McDonagh) were

Investigation on 07/25/2024 at Bellevue, Washington, United States (In Person)File # 196D-SE-3898469Date drafted 08/09/2024by Ethan A. Via

196D-SE-3898469

Continuation of FD-302 of (U) [REDACTED]

, On 07/25/2024 , Page 2 of 4

wire transfers from her BECU account. The check written to Patrick McDonagh discussed in a previous interview was a one time occurrence. At first, McDonagh directed [REDACTED] to wire money to his US Bank account. McDonagh said the wires were to pay for building materials. BECU stopped the wires because they said the recipient had nothing to do with the construction industry. [REDACTED] told McDonagh this, so McDonagh had her wire money to a company instead. [REDACTED] believes she sent wire transfers totaling approximately \$100,000 to Unikeen in New York. McDonagh never explained why the cost of building materials was so expensive. Rosie, McDonagh's wife, was supposed to provide invoices but never did. After the wire was sent, BECU would not allow [REDACTED] to send additional wire transfers.

After paying McDonagh approximately \$100,000, McDonagh approached [REDACTED] and said that he could get her money back to her. McDonagh, a man named Jon, and the insurance company Jon worked for could do it. [REDACTED] told McDonagh she did not want to do anything that was not right, and McDonagh guaranteed her that there would be no one coming to her door about it. This conversation occurred sometime between October 2023 and January 2024, and after [REDACTED] told McDonagh she was out of money to pay McDonagh for repairs. [REDACTED] did not know what McDonagh would tell the insurance company in order to file the claim. McDonagh said he would receive the insurance money and reimburse [REDACTED] for the amount she had paid him for foundation repairs. The reimbursement check would come from the insurance company to [REDACTED]

Before the claim could be filed, McDonagh told [REDACTED] she needed to make more payments. These payments would prove to the insurance company that [REDACTED] paid to repair the damage to the foundation. McDonagh promised [REDACTED] she would be reimbursed within 24 hours of the last payment. When 24 hours had expired and [REDACTED] had not been paid, McDonagh told [REDACTED] they needed ten banking days for the cashiers check to clear. When the ten banking days passed, McDonagh said that Jon's boss at the insurance company was on paternity leave so it would take another 12 weeks. By the end of the 12 weeks, McDonagh was in Ireland and [REDACTED] was told he had suffered a heart attack.

One of the payments [REDACTED] provided to McDonagh as part of the insurance claim was funded by a Home Equity Line of Credit (HELOC) [REDACTED] obtained from BECU for \$44,000. Sometime after that, McDonagh needed more money and directed [REDACTED] to take out a reverse mortgage. McDonagh told [REDACTED] that Rosie's sister knew about reverse mortgages. [REDACTED] took out a reverse mortgage with Finance of America on her house for approximately \$800,000. [REDACTED] was not sure if Rosie's sister worked for Finance of America or not. McDonagh coached [REDACTED] that, if asked, to tell the

196D-SE-3898469

Continuation of FD-302 of (U) [REDACTED]

, On 07/25/2024 , Page 3 of 4

reverse mortgage company that she was going to buy a motor home and wanted to make improvements to the basement. Finance of America never asked any of those questions though. The closing funds from Finance of America were initially wired to [REDACTED] BECU account sometime in February 2024. Then, at McDonagh's direction, [REDACTED] wired the entire \$800,000 in a series of four or five wire transfers to various company bank accounts. McDonagh provided [REDACTED] with the names and account information for each of the wire transfers.

After McDonagh received the money from the insurance claim, McDonagh said [REDACTED] would be reimbursed for \$1 million. [REDACTED] has lost approximately \$900,000 to McDonagh and is financially "wiped out." [REDACTED] has \$3,000 in an IRA and \$15,000 in savings.

[REDACTED] now banks at Wells Fargo and the last wire transfer of the reverse mortgage funds came from her Wells Fargo account. Once this wire went out, McDonagh knew that [REDACTED] was out of money and that is why he disappeared.

On 07/24/2024, [REDACTED] received a phone call from [REDACTED] 5204 and the caller claimed to be law enforcement saying they had money that belongs to her. [REDACTED] hung up on them. The authoring agent advised [REDACTED] that law enforcement would never demand money from her and advised her to verify any law enforcement officer who contacts her by calling the law enforcement agency's office or contacting the authoring agent.

The authoring agent advised [REDACTED] that Patrick McDonagh, aka Thomas McDonagh had been arrested and that [REDACTED] is a victim in this case.

After the conclusion of the interview, [REDACTED] sent the authoring agent an email on 07/25/2024 with the 917 telephone number above. [REDACTED] sent another email on 07/28/2024 summarizing payments [REDACTED] sent to various companies. Both of [REDACTED] emails are attached hereto as a digital 1A.

In the 07/28/2024 email, [REDACTED] states that the last cashier's check to McDonagh was for \$125,000 and made payable to Midtown Metals LLC, 21 W 47th Street, Suite 300, New York, NY 10036. Attached to the email was a screenshot of one page from [REDACTED] Chase account showing two domestic wire transfers on 02/23/2024 sent to accounts at Metropolitan Community Bank as described in more detail below:

- 1) Beneficiary: Watch Guru NYC Corp
REF: Felipe Massa
Amount: \$275,000

196D-SE-3898469

Continuation of FD-302 of (U) [REDACTED]

, On 07/25/2024 , Page 4 of 4

2) Beneficiary: Prestige Wholesale AC
Amount: \$300,000

Of note, the authoring agent's emailed response of [REDACTED] to [REDACTED] 07/28/2024 email is not attached to this FD-302 as the response did not include the attachment described above.

Exhibit G

FEDERAL BUREAU OF INVESTIGATION

Date of entry 08/28/2024

On 08/16/2024, Steve Wentzel, owner of Win Home Inspection, work telephone [REDACTED] performed a home inspection of [REDACTED] and [REDACTED] residence located at [REDACTED]. Wentzel was hired by the Department of Justice to perform the inspection as part of this investigation. Both [REDACTED] and [REDACTED] were present with the authoring agent and Wentzel throughout the entire inspection.

The inspection began at approximately 8:00am. Wentzel inspected the exterior of the residence and took measurements along the two sides of the house where McDonagh's work crew had repeatedly dug a trench. Wentzel also inspected the basement of the residence where McDonagh had replaced the walls after the [REDACTED] basement had flooded. Wentzel also climbed on to the roof and inspected the chimney that McDonagh repaired.

The inspection was completed at approximately 08:55a. Wentzel took photographs throughout the inspection. Wentzel documented the scope and findings of the inspection in the attached report that Wentzel emailed to Assistant United States Attorney Lauren Staniar later that day.

The table below summarizes Wentzel's estimates for the total cost of the work McDonagh performed on the [REDACTED] residence:

Work	Estimated Cost
Exterior Painting of House and Fencing	\$7,000 to \$10,000
Basement repairs	\$8,000 to \$10,000
Foundation repairs	\$10,000 to \$12,000
Chimney Cap replacement	\$4,000 to \$5,000
Total Estimated Cost	\$29,000 to \$37,000

Investigation on 08/16/2024 at Bellevue, Washington, United States (In Person)File # 196D-SE-3898469Date drafted 08/27/2024by Ethan A. Via

Exhibit H



STATE OF WASHINGTON

DEPARTMENT OF LABOR AND INDUSTRIES

PO Box 44450 • Olympia WA 98504-4450

July 30, 2024

Contractor Compliance Inspector Russel Wood
523 E College Way
Mount Vernon WA 98273

I, Wendi Bullard, certify that I am a Program Specialist 3 for Fraud Prevention and Labor Standards, a division of Department of Labor and Industries for the State of Washington.

I state it is my lawful duty to see that records of registration are kept for contractors within the State of Washington. I certify that I am Custodian of the records of registration for contractors within the State of Washington. I further certify that we have searched our records from January 1980, to the present and are unable to locate a previous or current registration for Patrick Thomas Mcdonagh under that specific name as being registered with this section as a specialty or general contractor.
Infraction History:

Sincerely,

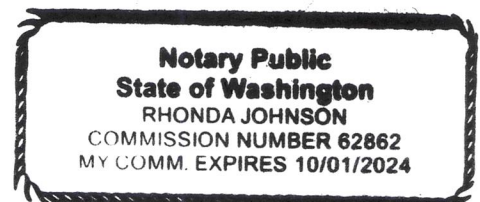

Wendi Bullard

Program Specialist/Infractions Collection
Contractor Registration.
Fraud Prevention and Labor Standards
PO Box 44450, Olympia WA 98504

Subscribed and sworn as to before on the 30th day of July
2024



NOTARY PUBLIC in and for the State of Washington, residing
in Thurston County. My commission expires: 10/1/2024





STATE OF WASHINGTON

DEPARTMENT OF LABOR AND INDUSTRIES

PO Box 44450 • Olympia WA 98504-4450

July 30, 2024

Contractor Compliance Inspector Russel Wood
523 E College Way
Mount Vernon WA 98273

I, Wendi Bullard, certify that I am a Program Specialist 3 for Fraud Prevention and Labor Standards, a division of Department of Labor and Industries for the State of Washington.

I state it is my lawful duty to see that records of registration are kept for contractors within the State of Washington. I certify that I am Custodian of the records of registration for contractors within the State of Washington. I further certify that we have searched our records from January 1980, to the present and are unable to locate a previous or current registration for Patrick Thomas Mcdonagh under that specific name as being registered with this section as a specialty or general contractor.
Infraction History:

Sincerely,


Wendi Bullard

Program Specialist/Infractions Collection
Contractor Registration.
Fraud Prevention and Labor Standards
PO Box 44450, Olympia WA 98504

Subscribed and sworn as to before on the 30th day of July
2024



NOTARY PUBLIC in and for the State of Washington, residing
in Thurston County. My commission expires: 10/1/2024

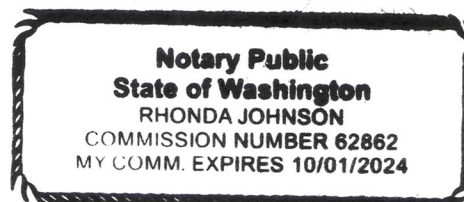


Exhibit I

[REDACTED]

To: Via, Ethan A. (SE) (FBI) <eavia@fbi.gov>
Subject: [EXTERNAL EMAIL] - Another bit of info
Attach: Scan_20240728.png

Ethan

I found this when I was cleaning up my desk...these are the last cashier's checks sent to the companies that Thomas instructed me to send.

MIDTOWN METALS LLC
21 W 47th St, Ste 300
New York, NY 10036

I believe that this was for \$125K

WATCH GURU NYC CORP
New York NY 10036

\$275K

PRESTIGE & WHOLESALE & AC INC
New York, NY 10036

\$300K

These last 2 are according to my Chase Bank statement from February 2024, see attached

Hope that you are having a great weekend. Best to you and your family

[REDACTED]

CHASE
JPMorgan Chase Bank, N.A.
P.O. Box 182051
Columbus, OH 43218-2051

February 22, 2024 through March 20, 2024
Account Number: [REDACTED]

CUSTOMER SERVICE INFORMATION

Web site: Chase.com
Service Center: 1-800-935-9935
Para Espanol: 1-877-312-4273
International Calls: 1-713-262-1679
We accept operator relay calls

00003192 DRE 702 141 08124 NNNNNNNNNN T 1 000000000 14 0000



CHECKING SUMMARY

Chase Total Checking

Beginning Balance	AMOUNT
Deposits and Additions	\$0.00
Electronic Withdrawals	744,500.00
Other Withdrawals	-575,000.00
Fees	-169,400.00
Ending Balance	-100.00
	\$0.00

Please note that this account was closed on 03/15/24.

TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$0.00
02/22	Fedwire Credit Via: Boeing Employees Credit Union/325081403 B/O: Judy [REDACTED] Ref: Chase Nyc/Ctr/Bnt: [REDACTED] Pt B=O/B Boeing Ecu T	300,000.00	300,000.00
02/22	Bellevue WA 98004 US/A [REDACTED] Obi=Personal Tra Nsfer Imad: 0222211Lfbm2C000216 Tm: 0856501053Fi	-15.00	299,985.00
02/22	Domestic Incoming Wire Fee	346,000.00	645,985.00
02/22	Fedwire Credit Via: Boeing Employees Credit Union/325081403 B/O: [REDACTED] Bellevue WA 98004-7011 Ref: Chase Nyc/Ctr/Bnt: [REDACTED] Bellevue WA 98004 US/A [REDACTED] Obi=Personal Tra Nsfer Imad: 0223L1Lfbm2C000158 Tm: 0647001054Fi	-275,000.00	370,985.00
02/23	Domestic Wire Transfer Via: Metcommbk NY/026013356 A/C: Watch Guru Nyc Corp New York NY 10036 US Ref: Felipe Massa Imad: [REDACTED]	-34,000.00	336,985.00
02/23	Domestic Wire Transfer Via: Metcommbk NY/026013356 A/C: Prestige & Wholesale & Ac Ink. New York NY 10036 US Imad: [REDACTED]	-300,000.00	36,985.00
02/23	Domestic Wire Fee	-35.00	36,915.00
02/23	Domestic Incoming Wire Fee	-15.00	36,900.00
02/29	Deposit	98,500.00	135,400.00
03/15	Debit DDA - Check Charge	-135,400.00	0.00
	Ending Balance		\$0.00

Exhibit J



OPEN ACCESS

EDITED BY

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The psychology of the internet fraud victimization of older adults: A systematic review

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Criminals targeting and exploiting older adults in online environments are of great concern. This study systematically retrieved and analyzed articles on the psychological characteristics of older adult victims of online fraud. First, we found that there was no evidence that older adults were more prevalent than other individuals of other ages among online fraud victims, and current researchers have focused more on why older adults are easy targets for fraud (susceptibility to being cheated). Second, research on psychological factors of older adults' susceptibility to online fraud has mainly focused on cognitive function, trust traits, and other personality traits, such as social loneliness, the Big Five personality traits, and self-control. Among them, most researchers claim that the cyber-cheating of older adults may be due to a decline in their cognitive function. However, there has not been a consensus on how cognitive function and physical and mental conditions affect older people who are cheated. Third, techniques (i.e., methods and techniques used by fraudsters) and experience (i.e., familiarity with internet technology or fraud) may be related to the susceptibility of older adults to fraud, and these studies have also not yet generated a consensus supported by reliable data. Based on the above research uncertainties, we propose that fraud prevention and control strategies for older adults should be applied with caution.

KEYWORDS

older adults, internet fraud victims, cognitive function, personality traits, technology and experience

Introduction

Internet-based fraud targeting older adults is an emerging public health problem and a critical social problem in modern society (Ross et al., 2014; Lichtenberg et al., 2016; Yan et al., 2021). The reported financial losses of people over 55 years old, who are less well educated, more socially isolated and particularly vulnerable to scams, are nearly double those of the youngest people at each occurrence of online fraud in the UK (Fischer et al., 2013). Fraud activities can cause irreversible financial losses (Kircanski et al., 2018) and can also lead to negative emotions, such as depression and anxiety, and psychological pressure, such as anger, self-blame and shame, in older adult victims (Button et al., 2014).

Why do millions of older adults continue to encounter online fraud despite rigorous, comprehensive programs designed to prevent and control fraudulent internet activities, widespread education on the use of technology and other methods to avoid being defrauded? Are older adults more likely to become victims of fraud?

Scholars first explain older adults' susceptibility to fraud from a demographic perspective. James et al. (2014) found that age is positively correlated with the level of susceptibility to fraud, especially as reported by news and media, and older adults are more likely to be victims. The susceptibility of older adults to fraud also varies with demographic features, such as income level (Lichtenberg et al., 2013; Gavett et al., 2017) and education level (Boyle et al., 2012). Based on laboratory research, there are at least six hypotheses about why older adults are disproportionately victimized by fraud (Ross et al., 2014). One of the most widely cited explanations is the following:

Relative to younger adults, older adults exhibit less accurate episodic memories and increased vulnerability to misinformation (Grady and Craik, 2000; Jacoby and Rhodes, 2006). The AARP suggests that older adults are more susceptible to consumer fraud, in part, because of such age-related memory changes. For example, older persons might be more accepting of false claims about the past, such as "you forgot to pay me" (Kirchheimer, 2011).

Interpersonal fraud theory (Buller and Burgoon, 1996) explains the model of fraud formation for all people, including older adults. From this perspective, personal factors (e.g., goals, motivations, emotions, cognitive abilities) are necessary to predict and explain fraud (internet fraud). According to traditional fraud theory (Johnson et al., 2001; Zhang, 2016), the victimization process in online fraud comprises four stages (fraudulent online messages → assessment of information authenticity → trust generation → decision-making errors). Individuals' attention and processing patterns toward fraud clues are related to the likelihood of success in this four-stage fraud theory (Gao., 2021). This is consistent with the elaborate processing possibility model (ELM). In cognitive processing theory, individuals make decisions by diligently and systematically processing information or by relying on cognitive rules triggered by heuristic cues in the decision-making context (Chaiken and Eagly, 1989).

Current research on the susceptibility of older adults to online fraud has focused on individual psychological differences (Fischer et al., 2013; Button et al., 2014). Previous studies have found that the susceptibility of older adults to online fraud might be connected to their mental health status (Lichtenberg et al., 2013; James et al., 2014), cognitive ability (Judges, 2017), extroversion level (Reisig and Holtfreter, 2013), trust level (Han et al., 2016), self-control (Holtfreter et al., 2008), or security and perceived control (Yang et al., 2019b). For example, the results of a survey of 255 older people by (Yang et al., 2019b) showed that aging fear influences gullibility, and the sense of security and

control may be one of the internal mechanisms by which aging fear affects the gullibility of older adults.

The susceptibility to persuasion scale (e.g., Modic, 2012; James et al., 2014) was used to measure the factors affecting older adults' susceptibility to persuasion. James et al. (2012) measured 639 community-dwelling older adults without dementia through the susceptibility to persuasion scale and found that older age, lower levels of cognitive function, decreased psychological wellbeing, and lower literacy in particular may be markers of susceptibility to financial victimization in old age. The results of the susceptibility to persuasion scale also revealed that credulity rather than general trust may increase vulnerability to cyber fraud in older adults (Shao et al., 2019).

Nonetheless, some previous research has shown that although aging may lead to cognitive deterioration, age and job performance indicators are not always positively associated, and increasing age does not always predict a higher possibility of being deceived (Salthouse, 2012). By reviewing evidence on the prevalence of consumer fraud, Ross et al. (2014) suggested that psychologists may underestimate the influence of possible protective factors associated with old age in everyday life, including experience gain and goals, lifestyle, income, buying and risk behaviors. Therefore, the conclusion that fraud is more common among older adults is premature and lacks sufficient evidence to support it.

However, it cannot be denied that the overwhelming majority of studies support that older adults have more susceptibility factors among victims of online fraud, especially psychological factors (Jensen, 2011; Kirchheimer, 2011; Sarno et al., 2020). Psychological factors are specifically individual traits (or individual tendencies), the relatively stable, consistent and persistent internal characteristics of individuals in their behaviors, attitudes, feelings and habits, which can describe or determine the behaviors of individuals in various scenarios and situations (APA style, 2022). Psychologists claim that psychological traits have an impact on decision making in online fraud scenarios (Gao., 2021).

The present study retrieved and analyzed literature related to the psychological features of older adult victims of internet fraud, with the goal of collating and discussing previous research conclusions and further promoting exploration in this field. Of course, we also explained the unsupported views in the results section.

Methods

Systematic review

Strictly speaking, our manuscript is a systematic review rather than a meta-analysis, mainly because psychological factors, as mentioned above, involve trust, cognitive ability, personality and many other factors. However, few studies have

focused on a specific factor. In addition, most current studies on the psychological factors of online fraud against older adults rarely adopt the method of controlled experiments, and there was no discussion of specific prevention and control strategies. The above reasons make it difficult for our analysis to meet the prerequisite conditions of a meta-analysis (Cheung and Vijayakumar, 2016).

Although it is difficult to perform a meta-analysis, our systematic review was conducted using the guidelines and checklist outlined by the Preferred Reporting Items for Systematic reviews and Meta-Analyses (PRISMA) group (Moher et al., 2009). Accordingly, our main research question describing the Population, Intervention, Comparison, Outcomes, and Study design (PICOS) involved samples composed of older adult victims who have suffered from online fraud (P) and various interventions designed for online older adult fraud victims (I) (if they existed) compared to control conditions (C) (if they existed) and outcomes related to the psychological factors of older adult victims of online fraud (O) in randomized controlled trials (S) (if they existed).

Search strategy

This study included a systematic search of the high-quality literature using the PRISMA guidelines based on relevant full-text articles selected from multiple database searches of all published documents from the time of each database's establishment until May 2021 (updated search process on 16 May 2022). The following English-language databases were searched: ProQuest, Elsevier, EBSCO/ASC&BSC, Web of Science, and PsycArticles. The English search strategy was as follows: (old adults OR the older adult OR older people OR older person OR aging) AND (fraud OR cheat OR swindle OR scams OR deception OR susceptibility to scams OR phishing vulnerability OR susceptibility to persuasion) AND (psychology OR personality OR cognition OR information processing OR trust OR responsibility OR self-control OR physical condition OR physical weakness OR disability OR memory) AND (phishing emails OR phishing OR phished OR online OR internet OR cyber OR telemarketing).

Because there are various types of online fraud, such as grandparent scams, romance scams, phishing, and social networking fraud, we have diversified processing in setting the keywords of online fraud. The terms "online fraud" and "psychological factors" are set up the same way.

In addition, to improve the retrieval rate, we manually searched the literature for references, and the quality evaluation was carried out independently by two authors. We subsequently executed backward (e.g., reference lists of eligible studies) and forward searches (e.g., articles that cited the eligible studies using Google Scholar) for completeness. Figure 1 is the flowchart outlining the search and exclusion process for selecting preferred

reporting items according to the meta-analysis (PRISMA) guidelines and systematic evaluation.

Inclusion criteria and exclusion criteria

Article type

We considered primary studies for inclusion if they (i) conducted the experimental studies by the scale measurement and (ii) randomized participants to the experimental conditions. We excluded studies if they (i) had a non-experimental design (e.g., interpretive phenomenological analysis, anecdotal comments on cases and scams, cross-sectional); (ii) were written in any language other than English; (iii) lacked the availability of the full text via our university library subscriptions or directly from the corresponding author; (iv) were quasi-experimental, such as a non-random assignment; or (v) were published in abstract form (not full text).

Research population

Older adults were the focus of the preliminary analysis. The age standard for older adults varies by country, so we do not define the range of older people. Studies were included in our scope of review as long as the experimental population was represented in terms of older adults. If older people were not the subjects of the experiment, for example, but only mentioned in the article, it was not included in our analysis scope. There were no restrictions on the type of older adult demographics.

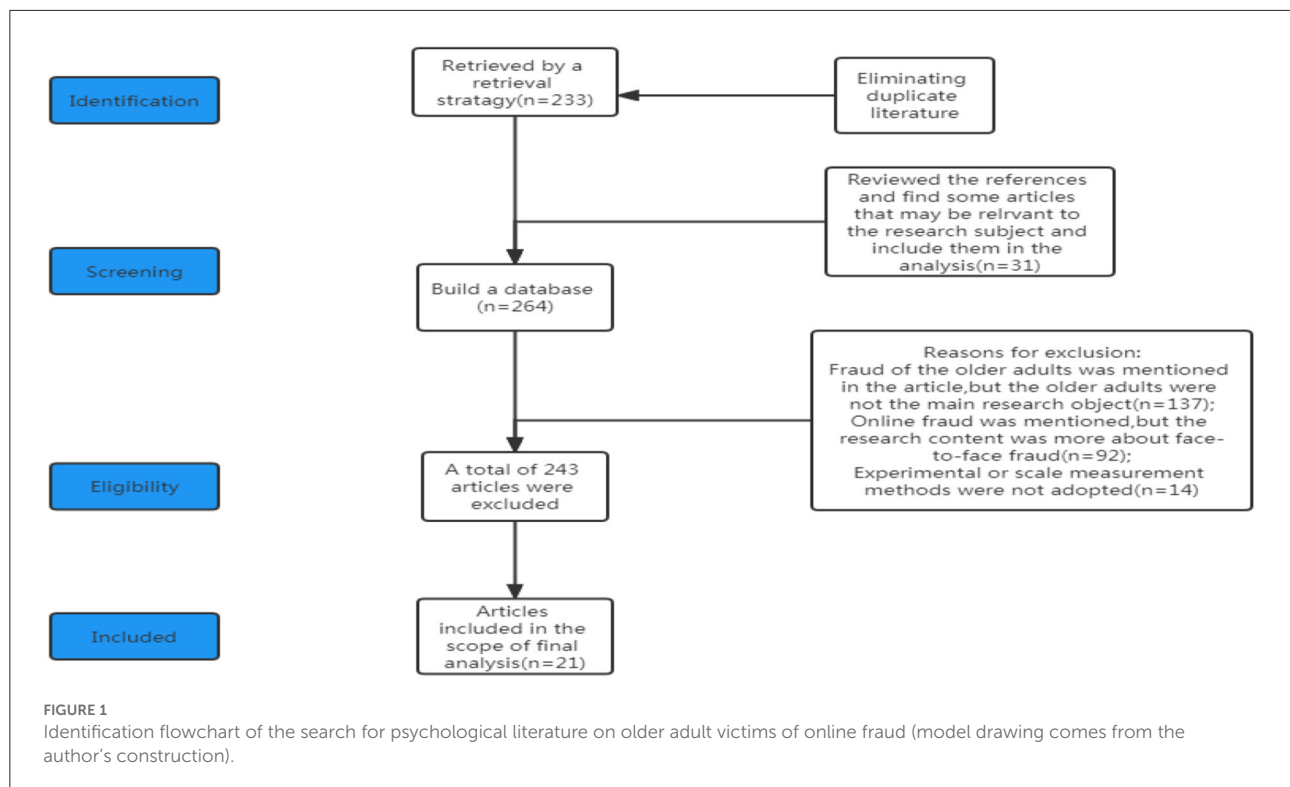
Research content

It should be noted that online fraud involves the use of network communication technology to obtain money through deception (Whitty, 2015, 2019) or the use of the internet to offer fraudulent invitations or conduct fraudulent transactions involving potential victims (Tade and Aliyu, 2011). In other words, unlike traditional scams, online scams do not occur in person. Studies that did not focus on online fraud were excluded from our review.

The psychological factors of online fraud are individual traits, including trust, cognitive ability, personality and many other factors (APA style, 2022). If the research did not focus on psychological factors or a particular trait, it was not included in our review.

Results of the research

Published papers needed to provide enough information to calculate the effect of psychological factors on fraud toward older adults. Results that were published only as conference abstracts were excluded from the review because they were incomplete.



Article screening

The articles in the database were independently reviewed by two reviewers. Under the guidance of the search strategy, a total of 233 relevant articles were obtained after eliminating the repeated articles. First, we reviewed the references of these 233 articles, found that 31 additional articles might be related to the research subject, and established a database containing 264 articles. Second, according to the inclusion and exclusion criteria, we reviewed the entire text of the 264 articles, and 21 articles were included in our analysis scope. A total of 136 articles were excluded because older adults were not the main research objects, although older adults were mentioned in the articles; 92 articles mentioned online fraud, but the research content was more about face-to-face fraud, so those articles were also eliminated; and 15 articles that did not adopt the experimental or scale measurement methods (non-empirical methods, e.g., literature reviews, or phenomenon reports) were also excluded. See [Figure 1](#) for the selection process.

Risk of bias

Although our paper is a systematic review, not a strict meta-analysis, we used the Cochrane risk of bias tool to evaluate the risk of bias for the included studies ([Armijo-Olivo et al., 2012](#)). The risk of bias of the individual studies was examined across

six domains: selection bias, reporting bias, performance bias, detection bias, attrition bias and other bias (publication bias). We used a randomization strategy to address selection bias. We checked for whether the studies reported their outcomes of interest and related outcomes for the study in response to a selective outcome (reporting bias). Whether the participants were aware of the intervention was assessed to determine whether there was performance bias. We reviewed whether the measurement or ascertainment of the outcome differed between intervention groups due to detection bias. For attrition bias, we primarily examined whether the authors reported data loss. For publication bias, we mainly looked for high-quality papers published in influential national journals. To ensure judgement consistency across all studies, two members independently assessed study quality and then resolved conflicts together. A summary of all primary studies is depicted in [Figure 2](#).

Results

The [Supplementary Table](#) shows the characteristics of studies ($N = 21$) on older adult victims of internet fraud. We included a diverse set of studies, related methods, samples, and key findings. The researchers conducted the studies in the United States ($N = 17$) ([Doocy et al., 2001](#); [Alves and Wilson, 2008](#); [Holtfreter et al., 2008](#); [Stanley and Blanchard-Fields, 2008](#); [Reisig et al., 2009](#); [Boyle et al., 2012](#); [Atkins and Huang, 2013](#); [Lichtenberg et al., 2013, 2016](#); [James et al., 2014](#); [Han et al.,](#)

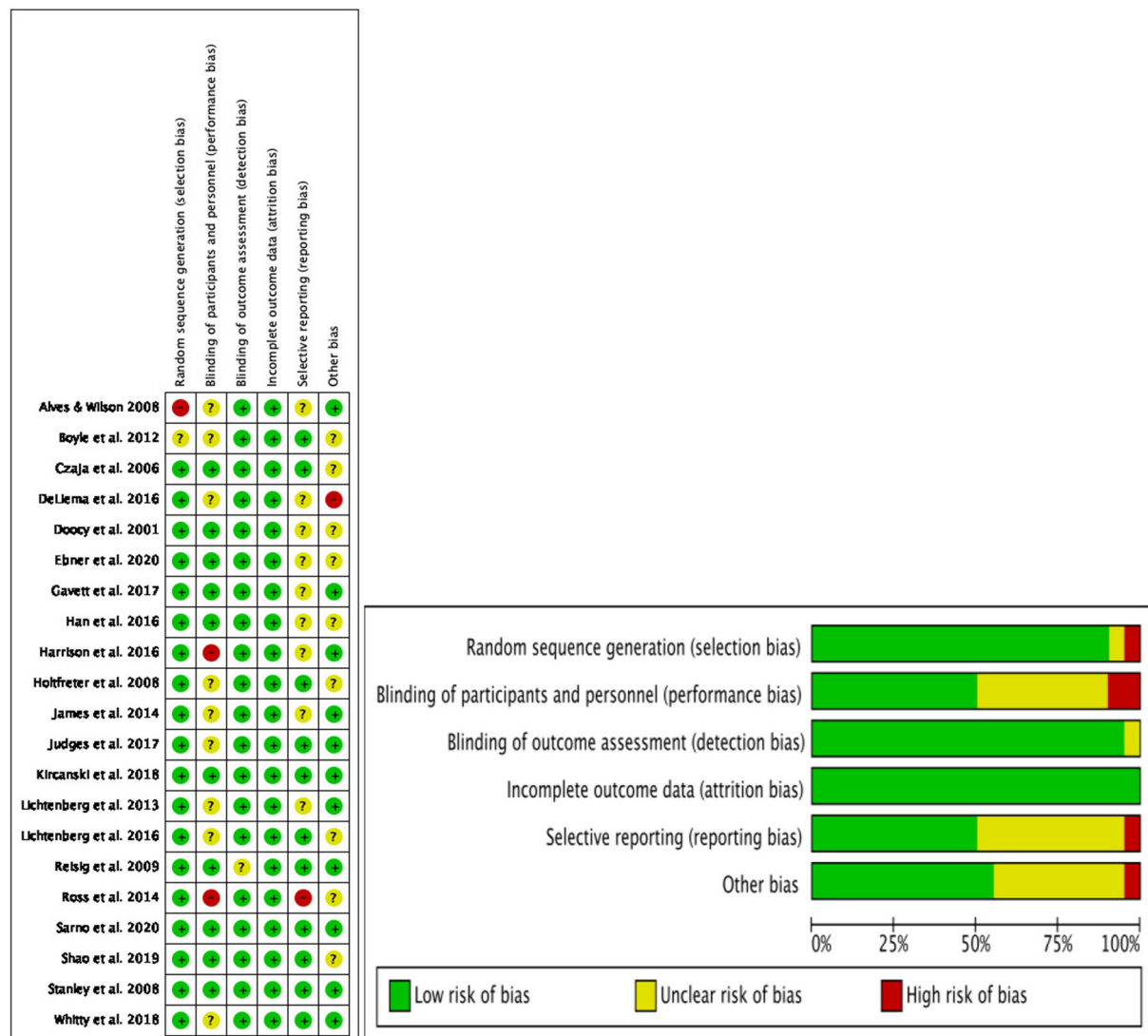


FIGURE 2
Risk of bias for included studies in the preliminary analysis for psychological literature on older adult victims of online fraud.

2016; Harrison et al., 2016; Gavett et al., 2017; DeLiema, 2018; Kircanski et al., 2018; Ebner et al., 2020; Sarno et al., 2020), Canada ($N = 2$) (Ross et al., 2014; Judges, 2017), the UK ($N = 1$) (Whitty, 2018), and China ($N = 1$) (Shao et al., 2019). Experimental methods were used in 12 of the 21 studies, and questionnaire surveys were used in the other 9 research projects (Supplementary Table).

Older adults are the key targets for efforts at preventing online fraud victimization (Kirchheimer, 2011; Gavett et al., 2017; Li, 2020), which prompts the shift of academic research from its traditional focus on fraudsters to its more recent focus on the individual related factors of older adults. The review of the included literature found that researchers tended to claim that the factors, including psychological variables, the techniques of fraudsters, and level of experience (e.g., network

familiarity and fraud knowledge), affected the vulnerability of older adults.

Psychological factors influencing the online deception of older adults

Cognitive function

Research on the cognitive factors of older adult victims of internet fraud is mainly based on the cognitive deterioration of older adults (Vishwanath et al., 2011; Han et al., 2015, 2016). Physiological aging is accompanied by cognitive aging. Some studies have found that in the absence of any obvious neurological or psychiatric diseases, older adults show a systemic

decline in memory, processing speed, problem-solving ability, mathematical skills, linguistic ability, and executive function (Felson and Cohen, 1980; Murphy et al., 2006; Kvavilashvili et al., 2009; Ebner et al., 2020). The ability to accurately identify online fraud information is grounded in a high level of cognitive function. The fraud susceptibility of older adults is negatively related to their cognitive function and the level of each specific cognitive domain (Pinsker and McFarland, 2010; Boyle et al., 2012; Li et al., 2013; James et al., 2014). For example, Boyle et al. (2012) found that “decision-making ability is negatively correlated ($r = -0.26, p < 0.001$) with age, positively correlated ($r = 0.58, p < 0.001$) with overall cognition, and the susceptibility to fraud is negatively correlated ($r = -0.30, p < 0.001$) with overall cognition”. Other scholars previously found that the decline in the cognitive ability of older adults leads them to avoid negative information in their initial attention, leading them to be cheated because they cannot recognize the fraud of the information (Charles et al., 2003; Mather and Carstensen, 2003). The faster the deterioration of cognitive function occurs, the worse the decision-making ability becomes, and the more vulnerable the person is to being deceived. Many studies that have concentrated on exploring older adult victims of internet-based fraud from the perspectives of specific cognitive fields have found that lesions in the ventromedial prefrontal lobe, low levels of fluid intelligence (intelligence is divided into fluid intelligence and crystallized intelligence; fluid intelligence is a kind of physiology-based cognitive ability; the development of fluid intelligence is closely related to age, and it decreases with age after 30), poor visual and audiovisual performance, and neurocognitive and social cognitive deficits can impact victims’ susceptibility to fraud (Czaja et al., 2006; Reisig et al., 2009; Asp et al., 2012; James et al., 2014).

Additionally, ELM is one of the important theories to explain the vulnerability of older adults to online fraud because it can simultaneously verify that the victim’s attention and processing methods to fraud signals can determine whether he or she will be cheated (Harrison et al., 2016). Han et al. (2016) found that the low level of specific cognitive abilities of older adults with mild cognitive impairment, such as perception speed and cognitive memory, are more inclined to reason using a heuristic decision-making model that saves mental resources, which may explain why they are more easily deceived online ($B = 0.125, p < 0.05$).

However, a few studies have also shown that the degradation of individuals’ cognitive function might not be a reasonable explanation for why older adults become victims of online fraud. Among them, the strongest objection came from Ross, who argued that it is a false proposition that older adults are more vulnerable to fraud when the evidence of cognition is prospective memory (remembering to perform intended tasks); younger adults perform better than older adults on prospective memory tasks in the laboratory, but older adults exhibit superior prospective memory in everyday life (Phillips et al., 2008; Ross et al., 2014). There is also a view that although there is cognitive

decline with age, the effect of this condition on the daily lives of older adults is not significant (Salthouse, 2012). Older people may also choose to respond to cognitive decline with more cautious judgements to avoid being tricked (Sarno et al., 2020). To prevent fraud activities, Ross et al. (2014) proposed that experience is more helpful than cognition.

Although previous studies investigating the relationship between cognitive deterioration and fraud susceptibility among older adults have not yet reached a consensus, more than 60% of the studies related to fraud susceptibility have concluded that cognitive deterioration is the internal mechanism of online fraud susceptibility in older adults.

Associated variables of cognitive function

Practically speaking, researchers have explored not only the predictive effect of cognitive deterioration on online fraud susceptibility among older adults but also the factors that may lead to a decline in cognitive ability. The discussions have focused mainly on how mental health and physical conditions affect the susceptibility of older adults to online fraud through intermediate variables such as cognitive ability (Alves and Wilson, 2008; Lichtenberg et al., 2013; James et al., 2014).

Mental health

The most powerful psychological factor associated with online fraud susceptibility among older adults is mental health status (Lichtenberg et al., 2016), and the degree of depression is positively correlated with fraud susceptibility ($p = 0.03$) (James et al., 2014). If older adults have a stable mood, a positive attitude toward their lives, and a healthy will, they are less likely to be used by fraudsters (Lichtenberg et al., 2013; James et al., 2014). *Late-life depression* (LLD) is a common mental disorder associated with severe disability and cognitive impairment. The depression variable may directly or indirectly affect the susceptibility of older adults to fraud through the mediation of cognitive variables. Geriatric depression is a common mental disorder associated with severe disability and cognitive impairment, and up to 60% of the population with LLD shows mild cognitive impairment, with executive dysfunction and vulnerability in memory, information processing speed, attention, language, and visuospatial abilities (Butters et al., 2004). Crocco et al. (2010) discussed how LLD affects episodic memory and short-term memory in older adults from the aspect of neural mechanisms. However, lower levels of short-term episodic memory were associated with higher susceptibility to online fraud in older adults ($B = -1.38, p = 0.01$) (Ebner et al., 2020).

It is worth noting that among older adults, the need for status decreases with advancing age while emotional needs increase, and if there is no continuous behavior confirmation, depression is more likely to occur (Lichtenberg et al., 2013). Moreover, as fewer social needs are met, more severe symptoms of depression

develop. However, the researchers found that fraud prevalence was three times higher (14%) among those with the highest depression and the lowest social-needs fulfillment than among the rest of the sample ($\chi^2 = 20.49, p < 0.001$) (Lichtenberg et al., 2013). In other words, social engagement may not only affect the susceptibility to online fraud among older adults through multiple mediating effects such as depression and cognitive decline but also directly influence their susceptibility. However, this conclusion lacks direct evidence.

Physical conditions

Some studies have claimed that the reduced living space caused by physical disability and handicaps among older adults could increase their risk of Alzheimer's disease, mild cognitive impairment, cognitive deterioration and depression (James et al., 2011; Lichtenberg et al., 2013). Pinsker and McFarland (2010) found that older adults with physical disabilities relied more on others for financial decision-making and management and thus may be more vulnerable to inappropriate influence and abuse.

The routine activity theory and the social vulnerability model of older adults proposed by Greenspan et al. (2001) also explain the high susceptibility of older adult victims. Greenspan et al. claimed that the fragility of older adults (including physically and mentally fragile older people) is responsible for their increased susceptibility to online fraud. Fragile older adults are more likely to be targeted by fraudsters (Friedman, 1992).

However, some studies also state that a worsening of the physical condition is not significantly related to fraud susceptibility among the older population. For example, James et al. (2014) failed to prove a correlation between health, disability and social integration variables and susceptibility to fraud, and they claim that healthy and active older adults seem to be as vulnerable to fraud as unhealthy and disabled old people ($p = 0.34$). DeLiema (2018) found that there were few significant differences in physical health and cognitive functioning at the time victims' assets were taken, although their social contexts were different ($p_{\text{physicalhealth}} = 0.369; p_{\text{memory}} = 0.143$).

Trust traits and influencing variables

In research on the susceptibility of older adults to online fraud, trust is the most deeply discussed personality trait. Are older adults more easily deceived than younger people because they are more likely to trust others? Although this is just a guess, it is not unreasonable. Compared with other factors, experiments have proven that older adults show weaker anterior insula activation for untrustworthy faces, and they are more likely than young people to trust and be open to untrustworthy people. Therefore, at least part of the reason for older adults being more likely to become victims of online fraud is that they are less sensitive to untrustworthy clues because of their generally high level of trust in others (Castle et al., 2012). On

the other hand, the opposite of trust is the questioning and suspicious personality type. As suspicion increases uncertainty, it prompts individuals to want a larger amount of and more accurate information before making judgements, thus enabling their analytical reasoning and decision-making systems to process all available information. However, older adults might be less suspicious due to their high levels of trust and affinity (affinity is the closeness of a person or an organization in the views of the masses, showing warmth and friendliness, Nakayama and Morimoto, 2007) for people, so they are more likely to be deceived (Harrison et al., 2016).

In addition, Shao et al. (2019) made a distinction between general trust and credulity, and credulity, not general trust, increased older adults' vulnerability to fraud. They pointed out that older adults tend to have a higher level of trust in their friends, neighbors and relatives, which increased their social defense mechanism. In contrast, credulity is a propensity to believe things that are unproven or unlikely to be true (Pinsker et al., 2010). Some theorists tend to use credulity to explain an individual's chance of suffering financial exploitation or fraud (Greenspan et al., 2001) because some older adults seem to have more difficulty recognizing potentially fraudulent practices or fraudulent situations (Pinsker and McFarland, 2010). Moreover, the study found that general trust is not significantly associated with vulnerability to fraud ($r = 0.04, p > 0.05$). However, credulity is positively associated with vulnerability to fraud ($r = 0.49, p < 0.01$) (Shao et al., 2019).

Despite the increase in age, the level of trust in older adults is also influenced by other related personality features. Many scholars have discussed how personality factors influence online fraud susceptibility through the trust variable. A study showed that people with high levels of affinity and agreeableness traits (agreeableness involves either possessing a pleasant disposition or conforming to others' wishes, Graziano and Eisenberg, 1997) were more likely to trust and were more cooperative with others, and they may also be more likely to respond to other people's information (Koole et al., 2001).

However, some scholars have put forward different opinions on the influence of trust factors on fraud susceptibility. Carter and Weber (2010) claimed that high-trust people are significantly better than low-trust people at detecting lies and are more likely to distinguish between trustworthy and untrustworthy people. Therefore, compared with the younger population, older adults are less likely to be deceived (Carter and Weber, 2010). Judges (2017) also suggested that there is no significant correlation ($p = 0.37$) between trust and fraud victimization, nor is there a significant correlation ($p > 0.05$) between affinity and susceptibility to fraud victimization (Pinsker and McFarland, 2010; James et al., 2014).

Other personality trait variables

Apart from the trust personality variable, researchers also discovered the relationships between other personality

characteristics of the older population and their susceptibility to fraud. These personality traits include the “Big Five”, self-control, and social loneliness (Alseadoon et al., 2012; Iuga et al., 2016; Judges, 2017).

The Big Five are often used to explain the causes of internet fraud, but conscientiousness has been discussed in the literature on internet fraud against older adults. Older adults with high levels of responsibility might be more likely to get into the habit of checking email, hence improving the possibility of falling into the trap of phishing emails (Vishwanath et al., 2011). In fact, studies on ordinary victims of internet fraud have yet to find a correlation between conscientiousness and susceptibility ($p > 0.05$) (Judges, 2017).

The low self-control theory of Gottfredson and Hirschi (1990) states that people with low self-control are short-sighted and are less likely to take measures to protect themselves from potential harm while pursuing targeted activities. Therefore, low self-control could increase the possibility of older adults being defrauded. In addition, some researchers have found that an indirect effect on susceptibility to fraud on the fear of aging (worries and fears about social and interpersonal loss related to aging, Grenier et al., 2011) affects only older adults with low levels of self-control ($\beta = 0.28$, $p < 0.001$) (Holtfreter et al., 2008; Reisig and Holtfreter, 2013; Yang et al., 2019a).

Social isolation is a state of unmet social needs, and loneliness is a subjective feeling (Victor et al., 2002). Social isolation and loneliness are also related to the vulnerability of older adults to fraud. Research shows that the scores of older adults aged 60–70 in the Revised UCLA Loneliness Scale (RULS) and Emotional Social Loneliness Inventory (ESLI) are significantly higher than those of other groups. Similarly, this group accounts for the largest proportion of victims of telemarketing fraud (Alves and Wilson, 2008). Many researchers claim that socially isolated consumers are more likely to rely on marketers to meet their social needs for interaction and communication (Kang and Ridgway, 1996). Loneliness makes older adults more eager to establish social relationships with others, thereby increasing their desire to communicate with strangers and finally causing them to fall into the traps of liars (Alves and Wilson, 2008). Alves and Wilson (2008) found that a decline in health and loss of intimacy could increase loneliness in older adults, and increased loneliness could make older adults more susceptible to fraud ($r = 0.92$, $p = 0.00$).

Empirical knowledge and technical factors influencing the online deception of older adults

Although psychological variables are the focus of research on online fraud susceptibility among older adults, previous studies have frequently discussed experience and techniques, which

were mainly manifested in unfamiliarity with fraud technologies and lack of internet experience.

Technical factors

Fischer et al. (2013) summarized four characteristics of online fraud information that were frequently used by online fraudsters: high returns as bait; claims of official information; social influence, including liking and reciprocation, designed to gain compliance; and the scarcity and urgency of opportunities. Online fraudsters are systematically trained, that is, how to use communication skills to make potential victims confirm that the information is “true”, before they commit fraud, resulting in inappropriate decisions and property damage (Friestad and Wright, 1994; Burnes et al., 2017).

Previous studies have found that two main technical factors prompt older adults to respond to fraud. The first is trust and reliance on authority. The use of official logos and names increase trust among older adults, thereby making them more likely to comply with scams (Fischer et al., 2013; DeLiema et al., 2016). Older adult victims like formality and authority, and this simple and intuitive thought may make them relax and lose their vigilance (Huang, 2020). The second is the instinct trigger. Scammers trigger the instincts of older adults mainly by increasing their victims’ motivation to respond by offering generous prizes or magical medicines (Doocy et al., 2001; Fischer et al., 2008; Ariely et al., 2009), emphasizing the scarcity and urgency of opportunities (Lynn, 1989; Fischer et al., 2013), playing to the desire for social identity and consistency (Festinger, 1957, 1964; Frey, 1986), and using stress and coercion (Fischer et al., 2013; Button et al., 2014). For example, the stimulus of urgent clues in emails or other scam channels pressures victims to accelerate information-processing decisions, thereby shortening the window to consult other resources that can help them detect deceptions, and the perception of scarcity increases the subjective value of scam bait and makes it easier for people to make incorrect decisions and be deceived ($\beta = 0.23$, $p < 0.05$) (Vishwanath et al., 2011).

Some researchers have found that deceivers may put the target in an “emotional ether” (high-arousal positive emotion, e.g., exhilaration, or high-arousal negative emotion, e.g., anger, fear) in the course of persuading older adults to be deceived (Loewenstein, 1996; Cukier et al., 2007; DeLiema et al., 2016). For older people, as they grow older, they may prioritize goals related to optimizing emotions and social experiences (Carstensen et al., 2006). Attention to the internal cause may make older adults execute emotion-related information processing (heuristic information-processing mode) and avoid analytical processing (Loewenstein, 2000; Ariely et al., 2009). For example, high emotional arousal is targeted to focus attention on reward cues associated with deception and reduce cognitive efforts to deal with phishing emails and reduce attention to indicators of deception (Langenderfer and Shimp, 2001; Wang et al., 2012).

In later experiments by Kircanski et al. (2018), it was found that in situations involving high positive emotions and high negative emotions, the participants increased their willingness to buy the falsely advertised product compared with situations involving high excited negative emotions. However, emotional arousal was not found to increase older adults' vulnerability to phishing attacks compared with younger people who were also emotionally aroused ($p_{\text{highpositiveemotion}} = 0.530$, $p_{\text{highnegativeemotion}} = 0.645$). The time pressure of decision-making was an important factor in inducing emotion in the process of older victims. Under time pressure, older people showed no significant difference in the accuracy of fraud identification of emails compared with younger people, although both were lower ($p = 0.156$) (Sarno et al., 2020).

Empirical knowledge factors

The successful adoption of technology is becoming increasingly important to functional independence. One finding indicated that older adults were less likely than younger adults to use technology in general. They had less familiarity and comfort with and lower self-efficacy in the use of computers and smartphones than younger people, which may reflect a lack of understanding of the internet (Czaja et al., 2006). According to the heuristic system model (HSM) proposed by Chen and Chaiken (1999) and ELM, older adults tend to rely on simpler search strategies and consider less information before making decisions due to a lack of network knowledge (Reisig et al., 2009; Mata and Nunes, 2010; Queen and Hess, 2010). Lack of experience may produce challenges for older adults when classifying email, and this might be a reason for the older population becoming a target of online fraud (Grimes et al., 2007). Diao and Zeng (2020) also confirmed the negative correlation between online self-efficacy and susceptibility to online fraud ($t = 6.23$, $p = 0.00$).

However, educational background could be regarded as a proxy for familiarity and expertise with computers to a certain extent, and older people with more years of education tend to be more suspicious of phishing attempts (Gavett et al., 2017). As cognitive flexibility begins to decline in adulthood (Salthouse, 2004), older adults could have difficulty learning new things, such as the use of the internet. However, the growth of crystal intelligence caused by the experience of online fraud could compensate for this shortcoming (Czaja et al., 2006). Experience-based knowledge could help older adults make appropriate decisions without actively processing all information ($\beta = 0.47$, $p < 0.001$) (Li et al., 2013). As mentioned in the introduction, studies have also shown that the increase in financial decision-making experience with age plays a greater role in preventing fraud than cognitive ability (James et al., 2012; Ross et al., 2014). In fact, Sarno et al. (2020) found that regardless of network experience, no age differences were observed in overall classification accuracy; rather, all participants exhibited poor performance ($p = 0.156$).

In addition, previous experiences of victimization might decrease individuals' fraud susceptibility. Older adults who have previously been victims of online fraud might have some understanding of it (related to prior knowledge). After being deceived, they may unconsciously improve their perception of financial risks. If this is the case, they will not easily fall into the trap of online fraud (Gavett et al., 2017).

Discussion

Internet fraud toward older adults: A matter of prevalence or susceptibility?

According to previous studies, we first need to discuss the question of whether older adults are more frequent victims of online fraud than other groups or more susceptible to fraud. In other words, is it a matter of prevalence or susceptibility?

Many of the arguments that older people are more likely to be targets of online fraud come from news reports. For example, Kirchheimer (2011) reported that adults older than 65 years of age constituted one-eighth of the U.S. population but as much as one-third of all victims of consumer fraud, and this was published in the AARP (formerly the American Association of Retired Persons) Bulletin. A recent meta-analysis also revealed that elder financial fraud and scams affect approximately 1 of every 18 cognitively intact, community-dwelling older adults each year and concluded "the prevalence of financial fraud and scams among older adults in the United States" (Burnes et al., 2017). Although the articles included in our analysis did not investigate the prevalence of online fraud among older adults, they mostly cited previous news reports (e.g., Shao et al., 2019).

Some scholars strongly challenged the conclusion that older people were more vulnerable to fraud. First, the claim that older adults were disproportionately vulnerable to online fraud was not supported by survey data (especially persistent data); even though there were previous news reports that supported the claim, those were self-reported and not scientific (Ross et al., 2014). In fact, Sarno et al. (2020) confirmed that there were no age-related differences in phishing vulnerability through experimental studies under various task conditions.

Therefore, it is premature to conclude that older adults are more vulnerable to online fraud. Strictly speaking, what scholars discuss is the susceptibility of older individuals to online fraud rather than the prevalence.

Related factors affecting older adults' susceptibility to online fraud

Psychological variables

With increasing age, the fear of aging is generally present among older adults (Yang et al., 2019b). Relatedly, the overall social needs of older adults neither decrease nor even increase

with age. Additionally, when their social needs are not met, older adults' loneliness and depression increase (DeLiema et al., 2016; Pan, 2016). Studies have found that physical aging reduces cognitive function among older adults (Kvavilashvili et al., 2009; Ross et al., 2014), while physical decline, increased loneliness, and fear of aging also weaken cognitive ability among older adults (James et al., 2011; Lichtenberg et al., 2013). Cognitive decline may make it difficult for older adults to recognize fraud techniques, making them more likely to fall into the traps of online fraudsters (Alves and Wilson, 2008; Stanley and Blanchard-Fields, 2008; James et al., 2014; Yang et al., 2019b). However, these studies do not clearly explain how scammers use these factors and how they affect the decision-making processes of older adults. According to the dual-system processing model, human decision-making is produced by processing information through two paths: heuristic processing and systematic processing (Chaiken and Eagly, 1989; Priester et al., 1999). The emergence of mental health problems and the decline in physiological functions among older adults are often accompanied by a decline in cognitive function (Friedman, 1992; Butters et al., 2004), which may make them more inclined to adopt heuristic information-processing models, ignore key information revealing fraud and thus fall victim to online fraud (Han et al., 2016). Admittedly, even though most studies argue that cognitive ability may be a factor in online cheating toward older adults, there were dissenting voices (Phillips et al., 2008; Ross et al., 2014; DeLiema et al., 2016). DeLiema et al. (2016) found that there were few significant differences in cognitive functioning at the time victims' assets were taken, although their social contexts were different.

Personality traits are also an important area of the susceptibility of older adults to online fraud. Personality factors often influence the interactions between the victim and the fraudster (Ashton and Lee, 2008; Evans and Lee, 2014). However, the personality traits that make people more likely to respond to online fraud are currently unknown. For example, people with a pleasant personality may be more likely to trust others; therefore, they are more inclined to adopt heuristic information-processing mechanisms and are thus more vulnerable to fraud. Compared to others, older adults may be more likely to trust others (Koole et al., 2001; Whitty, 2018; Carstensen and Hershfield, 2021). However, the relationships between older adults and trust, pleasant personality and trust, and the adopted information-processing mechanism and trust are unclear (Carter and Weber, 2010; Castle et al., 2012; Han et al., 2016; Shao et al., 2019).

In addition, it must be mentioned that these research conclusions are only part of the research results, and some studies have reached the opposite conclusion (Ross et al., 2014). For example, studies have shown that increased loneliness among older adults will prompt them to more actively communicate with the outside world, respond more actively to fraudulent information, and become more likely to be targets of online fraud (Alves and Wilson, 2008). However, scams carried

out on older adults using loneliness are more common in face-to-face scams than in online scams (Huang, 2020; Deng, 2021). Therefore, the impact of loneliness on the susceptibility of older adults to online fraud is uncertain.

Level of experience

Rich experience and knowledge can often improve the financial risk perception of fraud targets and help them identify scams (Gavett et al., 2017). With age, the accumulation of experience can compensate for the defects caused by the decline in cognitive ability (Czaja et al., 2006), and sufficient knowledge reserves can enable older adults to make more appropriate decisions using the heuristic information-processing mechanism (Li et al., 2013). Some studies have shown that the effect of empirical knowledge in preventing older adults from being deceived may be greater than that of cognitive ability (James et al., 2012; Ross et al., 2014). Will the difference in experience and knowledge affect the susceptibility of older adults to online fraud? Older adults tend to have richer experience with fraud but lack internet use experience (Czaja et al., 2006), but research has found that rich internet use experience can reduce susceptibility to online fraud (Diao and Zeng, 2020). However, whether the experiences of victims of fraud can compensate for the shortcomings of internet experience is still unknown. Other studies found no age differences in overall classification accuracy, regardless of network experience (Sarno et al., 2020).

Techniques of fraudsters

The widespread sending of phishing emails may seem untargeted, but it uses deliberately set signs and terms that can affect victims' susceptibility (Fischer et al., 2013). From this information, we can extract some factors that affect susceptibility to online fraud, such as stimulating human instincts through the offer of high rewards (Ariely et al., 2009; Kircanski et al., 2018); however, how these factors work is also unknown. Previous research found that the fraud techniques used by scammers are mainly focused on stimulating the victim's instincts (such as fear and greed). Instinctive information processing affects the victim's perception of clues that might otherwise trigger suspicion and affect people's decision-making. The mechanism makes victims highly motivated to reply or click on the link (Langenderfer and Shimp, 2001; Fischer et al., 2008; Kircanski et al., 2018). It is generally believed that high instinct factors produce high motivation (Wang et al., 2012), but some studies have shown that motivation and instinct factors are not synchronized and that the influence of instinct factors does not always become stronger when motivation is stronger (Frey, 1986; Ariely et al., 2009). We also do not know much about the relationship between motivation and instinct factors and the mechanism of motivation and instinct factors in susceptibility to fraud.

Limitations

Research method of online fraud toward older adults

The selected papers might be criticized as non-representative, and the research content might be considered irrelevant due to the choice of the keywords and the limitation of the database, which could produce doubts about our selection criteria. The current methods used to research victims of online fraud among older adults are mainly simulation experiments and questionnaires. As previously shown, laboratory simulations of deception investigations have low reliability in their conclusions because when participants believe that their behavior is being monitored, they act in line with social expectations or investigators' expectations rather than in accord with their actual thoughts. The results of the questionnaire could vary with content and focus.

In future research, researchers could refine the content of the questionnaire to make it more targeted. Future investigation of online fraud victims could combine questionnaires and interviews and track the participants longitudinally to monitor their performance more accurately. Previous research usually used lists of victims provided by complaint agencies and other official authorities from which to recruit participants. To obtain sufficient samples, older adults who were defrauded long ago were also included in the scope of the investigation (Ross et al., 2014). However, as age increases, the memory of older adults becomes poorer, and as mentioned above, their memories of negative events might be vague (Carstensen and Hershfield, 2021). Therefore, future research should consider the timeliness of the memory of fraud victims. Future researchers could investigate the memory ability of older adults to determine the time range for the most accurate memory recall among older fraud victims and select more targeted participants. Finally, different types of fraud toward older adults (such as grandparent scams, romance scams, phishing, and social networking fraud) may be affected by different psychological factors. In future studies, psychological factors can be discussed for specific types of fraud.

In addition, the phenomenon of internet fraud is also a relatively sensitive issue. Respondents tend to hide the real situation or attitude, resulting in systematic social desirability bias in the survey results of occurrence frequency and the attitude recognition degree of fraud victims (Zerbe and Paulhus, 1987). For desirability bias, the implementation of social surveys can be changed, such as by using the computer-assisted self-administration interview (CASI). Compared with face-to-face interviews, the CASI can more effectively improve the willingness of victims to admit online fraud (Gonzalez-Ocantos et al., 2012). The list experiment method can

be used to indirectly ask sensitive questions by nesting a sensitive answer into the options in the questions, and the interviewees may avoid the problem of social expectation deviation that may result from direct answering (Zuo, 2020).

Research content of online fraud toward older adults

It should be noted that our research lacks countermeasures to prevent and control online fraud of older adults. Coping strategies are also not mentioned much in the research conclusion. On the one hand, the literature included in our study (using experiments and questionnaires) is more theoretical, and the prevention and control strategies are based on their own research: DeLiema et al. (2016) proposed that reducing loneliness and increasing social networks may help protect older people from online fraud; Ebner et al. (2020) asserted that verbal fluency and positive affect in middle-old age may contribute to resilience against online spear-phishing attacks; and Gavett et al. (2017) claimed that educational background and prior phishing knowledge protects seniors from phishing. However, there is no consensus on prevention and control strategies based on their research. On the other hand, the test of the effect of countermeasures relies more on experimental methods, and the experimental methods included in our analysis involved the control of experimental conditions (such as time pressure, Sarno et al., 2020). Different from medical meta-analyses, they analyzed the results of various intervention strategies to verify the intervention effect.

Prevention and control strategies for older adult online fraud victims should be the focus of future research. However, the first prerequisite should be to further clarify the factors that make older adults susceptible to fraud. Specifically, control experiments should be carried out through intervention experiments to observe and test the intervention effects of prevention and control strategies under experimental conditions. It should be further noted that intervention strategies are a long-term process. In theory, older adults who have suffered online fraud have experience in fraud prevention and control and should be cautious in making decisions when facing online information. Previous studies have also shown that experience plays a role in fraud prevention and control (Ross et al., 2014; Sarno et al., 2020). However, it is confusing that some older adult victims repeatedly fall into the trap of fraud (James et al., 2012; Button et al., 2014). Therefore, research on the effectiveness of prevention and control strategies for online fraud toward older adults needs not only to be tested in experimental conditions but also to be verified by a tracking method.

Implications of the systematic review

Compared with other groups of fraud victims, older adults not only suffer property losses (Kircanski et al., 2018) but also may experience new or intensified negative emotions and mental disorders, such as depression (Button et al., 2014), thus rendering them doubly vulnerable to becoming victims of fraud once again, which forms a vicious cycle (James et al., 2012). Therefore, online fraud victimization among older adults is a social and public health issue that deserves attention (Lichtenberg et al., 2016; Yan et al., 2021).

At the theoretical level, we raised a worthy question about whether older people are common victims of internet fraud or uniquely susceptible to such fraud. This is a precursor question for follow-up research. Susceptibilities may vary across groups. The susceptibility of teenagers may be related to factors such as a lack of experience and a simple living environment (Li and Qu, 2020), and older people also have specific predispositions related to being deceived. Based on a systematic review of previous research on online fraud toward older adults (such as investigating research theories, objects, methods, etc.), previous studies on the susceptibility of older adults to online fraud mainly focused on three aspects: psychology, experience and fraud techniques. The core was cognitive factors. Although current theoretical researchers have not reached a consensus on the above research, our study could provide theoretical guidance for subsequent research.

At the practical level, the current selection of psychological factors for online susceptibility and their conclusions are largely based on anecdotal evidence and biased data (Nelson, 2004; Urbina, 2012; Ross et al., 2014). This phenomenon could further cause the formulation of misguided prevention policies, which results in a waste of resources and a higher prevalence of crime. Our research held a cautious attitude toward research on prevention and control strategies for online fraud toward older adults. This is mainly because there is no unified conclusion on the factors influencing deception in older adults. However, one of the goals of our study is to remind policy-makers not to rely on the results of a single academic study but rather to adopt tried and true strategies when formulating policies to prevent and control online fraud toward older adults.

Conclusion

There is no evidence that older adults are more vulnerable than other groups to online fraud. Current researchers are focusing more on why older adults are easy targets for fraud. The

susceptibility of older adults to internet fraud may be different from that of other groups and mainly related to their cognition, trust, internet experience and the technology used by fraudsters. However, there is no consensus on the mechanism of the effect.

Data availability statement

The original contributions presented in the study are included in the article/Supplementary material, further inquiries can be directed to the corresponding authors.

Author contributions

YS: ideas, data collection, writing, and revisions. BM: writing and revisions. ZW: revisions. XD: analysis and revisions. MC: ideas and data collection. All authors contributed to the article and approved the submitted version.

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Conflict of interest

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

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Supplementary material

The Supplementary Material for this article can be found online at: <https://www.frontiersin.org/articles/10.3389/fpsyg.2022.912242/full#supplementary-material>

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Exhibit K

